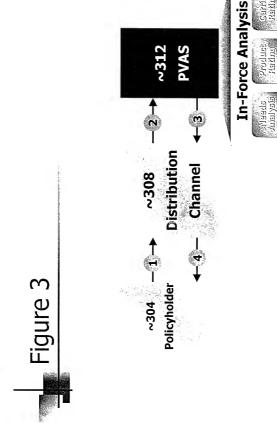
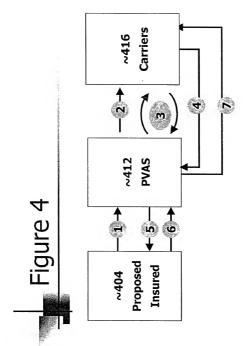


PVAS: Product Value Appraisal System

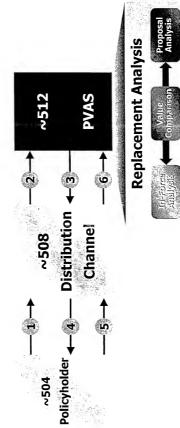
| ~216<br>Carriers                       | Carrier A                    | Carrier B                | Carrier D                        | - Carrier E               | Carrier F                                     | ::<br>                   |
|--|------------------------------|--------------------------|----------------------------------|---------------------------|---|--------------------------|
| ~212 Product Value<br>Appraisal System | Solicit proposals            | Auction proposal pricing | Appraise proposal value          | Rate in-force performance | Measure replacement value                     |                          |
| ~204 ~208 Distribution Consumers       | * * * Affinity Groups Agents | A Aggregators A Banks    | Bank Trust Bank Trust Bank Trust | A Carriers                | † † † — Fin. Planners — † † † — Funeral homes | Non-bank chains Worksite |



PVAS: Product Value Appraisal System

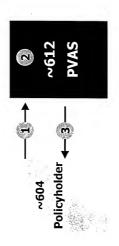


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